

PROFILE OF STATE CHARTERED BANKS

(In Millions of Dollars)

PERIOD ENDING	12/31/96	12/31/97	12/31/98	9/30/99
Number of Banks	221	212	213	213
Loans & Leases (Net)*	52,374.1	56,002.7	64,119.7	70,402.9
Reserve for loans	1,118.1	1,128.8	1,213.9	1,303.2
Total Assets	83,895.3	91,305.6	104,426.3	110,249.7
Total Deposits	70,984.5	77,515.0	87,477.6	90,864.6
Total Equity Capital	8,167.9	8,892.1	10,454.7	10,833.6
Noncurrent Loans & Leases**	798.4	607.2	603.8	614.8
Total Past Due Loans & Leases***	1,397.7	1,124.3	1,163.4	1,135.4
Other Real Estate Owned****	337.5	196.1	122.2	108.4
Interest Earned	5,863.4	6,406.6	6,496.9	5,601.2
Interest Expense	2,201.1	2,399.1	2,401.8	2,009.1
Net Interest Income	3,662.4	4,007.5	4,095.1	3,592.1
Noninterest Income	912.7	975.8	1,021.7	886.9
Loan Loss Provision	283.3	257.8	236.7	208.3
Noninterest Expense	3,012.6	3,133.5	3,246.8	2,682.2
Net Income	818.4	1,016.8	1,032.3	975.6
Return on Assets#	0.98	1.11	0.99	1.18
Return on Equity#	10.02	11.43	9.87	12.01
Net Interest Margin#	4.37	4.39	3.92	4.35
Loans & Leases/Deposits	73.78	72.25	73.30	77.48
Loans & Leases/Assets	62.43	61.34	61.40	63.86
LLR/Total Loans	2.13	2.02	1.89	1.85
Equity Capital/Assets	9.74	9.74	10.01	9.83
Noncurrent Loans&Leases/Total Loans&Leases	1.52	1.08	0.94	0.87
Tot. Past Due Loans&Leases/Total Loans&Leases	2.67	2.01	1.81	1.61
Reserves for Loans/Noncurrent Loans&Leases	140.03	185.90	201.05	211.98
* Net of unearned income.				
** Noncurrent loans & leases are loans & leases past due 90 days or more and nonaccruals.				
*** Includes noncurrent loans & leases plus loans & leases 30-89 days delinquent.				
**** Other Real Estate Owned (ORE) is Total ORE less direct and indirect investments in real estate ventures;				
# Aggregate return				